

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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Attorneys for Secured Creditor
LAKEVIEW LOAN SERVICING LLC

In Re:

Edna G. Pauta,
Jorge L. Pauta

Debtors.



Order Filed on March 31, 2022
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

Case No.: 19-19962 SLM

Adv. No.:

Hearing Date: 3/23/2022 @ 10:00 a.m.

Judge: Stacey L. Meisel

ORDER RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: March 31, 2022

A handwritten signature in cursive script, reading "Stacey L. Meisel".

Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Debtor: Edna G. Pauta, Jorge L. Pauta

Case No: 19-19962 SLM

Caption of Order: ORDER RESOLVING CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, LAKEVIEW LOAN SERVICING LLC, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 149 Astor Street, Newark, NJ, 07114, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Herbert B. Raymond, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of March 15, 2022 Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due November 2021 through March 2022 with \$1,120.58 in suspense for a total post-petition default of \$10,801.63 (2 @ \$2,391.96, 3 @ \$2,379.43 less \$1,120.58 suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$10,801.63 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the debtors will file a modified plan within twenty days of the entry of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume April 1, 2022, directly to Secured Creditor M&T Bank, P.O. Box 840, Buffalo, NY 14240 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up the sum of \$350.00 for attorneys' fees in an amount to be included in a post petition fee notice, which is to be paid through Debtor's Chapter 13 plan and the certification is hereby resolved.

In re:
Jorge L Pauta
Edna G Flores
Debtors

Case No. 19-19962-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

Page 1 of 2

Date Rcvd: Mar 31, 2022

Form ID: pdf903

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Jorge L Pauta, Edna G Flores, 149 Astor Street, 1st Floor, Newark, NJ 07114-2711

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Herbert B. Raymond	on behalf of Debtor Jorge L Pauta herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
Herbert B. Raymond	on behalf of Joint Debtor Edna G Flores herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. jschwartz@mesterschwartz.com

District/off: 0312-2

User: admin

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Date Rcvd: Mar 31, 2022

Form ID: pdf903

Total Noticed: 1

Kevin Gordon McDonald

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Marie-Ann Greenberg

magecf@magtrustee.com

Phillip Andrew Raymond

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8